

**Testimony on Obamacare (Affordable Care Act)**  
**by Diana Robinson**  
**12/6/2013**

When I first learned about Obamacare several years ago I was hopeful but suspicious. All I could do was wait and see how it would affect me.

At the beginning of this year the first warning sign of things to come arrived in the mail when my then insurer, United Health Care, informed me that my premiums would be doubling. Knowing I could not afford a higher rate I found the insurance that I currently have: A policy with Humana for \$280 per month with a \$5000 deductible. Something I can afford.

When healthcare.gov was made available I got online to find out what I would be looking at when the Affordable Care Act took effect. I was stunned. The premiums were well out of my budget and that was just for the Bronze plans. Since my annual income falls under the \$46,000 cap I then applied for a subsidy which I did not want to do. I was happy with my Humana policy and didn't want to take government aid for something I didn't want in the first place. I submitted the information on Oct. 31, (Halloween) a fitting day to do so since I was quickly learning how scary Obamacare really was!

Then I waited.....and waited....After multiple phone calls to healthcare.gov I finally learned last Tuesday that I do qualify for a subsidy of \$226 per month. After reviewing the Marketplace plans I would be able to get insurance for \$529 per month, which, minus the subsidy, would cost me \$303, slightly over my current plan. This sounded ok until I compared the proposed plan and my current one: Maximum out of pocket for the ACA plan would cost me \$1350.00 more per year, with an additional \$276 in premiums. Why would I want to change?

Needless to say, I am choosing to keep my current plan until the end of 2014 when I will be forced to change. So much for the "if you like your current plan you can keep it" promise!

In the meantime, I received a letter from Humana telling me that I had two options for 2014 if I wanted to keep my policy with them. Keep my current plan at \$276.12 per month or switch to an ACA Compliant Policy at \$738.38 per year. The deductible on the ACA plan is less but when I did the math my maximum out-of-pocket costs for the ACA plan would be \$2297.12 more than my current plan. Needless to say I will be sticking with my current policy through 2014. More disturbing, the difference in premiums between the two plans is \$5547.12! (Please see Attachment #1 in this packet.)

Another significant issue for me is that my income was greatly reduced one year ago when I became single, I am now faced with the possibility of going back to work. However, doing so would push me to or slightly over the annual \$46,000 subsidy cap, eliminating my subsidy. I would then be working mainly to pay for my health care premiums. This is absurd.

I now realize the Affordable Care Act has been misnamed. It should be renamed the "UnAffordable Care Act."

Thank you for allowing me to be here to share my story.